



## **Traumatic Servicemembers' Group Life Insurance (TSGLI)**

### **Basic Facts**

- TSGLI was established by an Act of Congress in 2005 to provide financial relief to traumatically injured Soldiers and their Families.
- TSGLI helps traumatically injured Soldiers and their Families with a tax-free payment between \$25,000 and \$100,000 per traumatic event, based on a schedule of losses.
- TSGLI will allow a Soldier's Family to be present during recovery, help with unforeseen expenses, or help the Soldier and their Family get a head start on life after recovery—it is up to the discretion of the Soldier.
- Free financial counseling is available for Soldiers to encourage responsible benefit use.
- TSGLI is available to Soldiers from all components—Active, Reserve, or National Guard and members of all branches of Service.

### **Eligibility**

- TSGLI is for Soldiers—Active, Guard or Reserve—who incur a qualifying physical loss due to a traumatic injury at any time during the course of their service.
- The program began on 1 December 2005 and all Soldiers who elect any amount of Servicemembers' Group Life Insurance (SGLI) coverage automatically receive TSGLI.
- In addition, TSGLI is retroactive back to 7 October 2001 with different requirements than those going forward.
- For retroactive eligibility, the traumatic event must have occurred during the time period 7 October 2001 through 30 November 2005, while the Soldier was deployed outside the U.S. on orders in support of Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF), or in a specified Combat Zone.
- To qualify for payment, the traumatic injury must have been caused by external physical force or violence and meet a scheduled loss. This includes Traumatic Brain Injury (TBI), but not Post Traumatic Stress Disorder (PTSD).
- Commonly covered TSGLI injuries include loss of sight, hearing, speech, limb(s), TBI resulting in loss of Activities of Daily Living (ADLs), paralysis, limb salvage, facial reconstruction and severe burns.

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